

Al-Taif Islamic Bank (TIB) Privacy Policy

We've recently updated our Privacy Policy ("Policy"). The updated Policy will automatically come into effect on 1-January-2022. Your continued use of the TIB Online app from that date onwards will be subject to this updated Policy. Please, read this Policy carefully.

1. About this Policy

1.1 What this Policy is about

Al-Taif Islamic Bank (TIB) is committed to respecting and protecting the privacy of the information provided by you when you engage with Al-Taif Islamic Bank (TIB), including when you access and use the TIB Online app. Al-Taif Islamic Bank (TIB) is bound by and complies with the privacy protection legislations and other relevant privacy laws.

This Policy applies to Al-Taif Islamic Bank (TIB) Pty Ltd, its holding company Al-Taif Islamic Bank (TIB) and their subsidiaries (in Al-Taif Group). This Policy describes how we collect, use, store and disclose your personal information in connection with your interaction and engagement with Al-Taif Islamic Bank (TIB) and your access to and use of the TIB Online app.

If you see a term in this Policy that is capitalised and undefined, it has the same definition as in our Terms of Use.

1.2 Your agreement to this Policy

By accessing the TIB Online app you confirm that you have read and agree to the terms of this Policy and consent to your personal information (including, your sensitive information) being collected, stored, used and disclosed in accordance with this Policy. Please read this Policy carefully to understand our practices regarding your personal information.

1.3 Changes to this Policy

We reserve the right to modify this Policy at any time in accordance with this provision. If we make changes to this Policy, we will upload the revised Policy to the TIB Online app. Changes to this Policy will come into effect immediately upon such changes being uploaded on the TIB Online app. Your continued use of the TIB Online app following such upload will constitute your acceptance of any changes.

If we make a material change to this Policy, we will notify you either by push notification notice of the changes when you launch the TIB Online app and/or via the email address nominated by you in your Account. If you disagree with the revised Policy, you may terminate your agreement with Al-Taif Islamic Bank (TIB) (in accordance with the terms of the relevant agreement), cease using the TIB Online app and deactivate your Account.

2. Kinds of information we collect

2.1 Your engagement with Al-Taif Islamic Bank (TIB)

There are many ways that you can engage with Al-Taif Islamic Bank (TIB), its representatives or the TIB Online app including (but not limited to) via telephone, email, post or in person.

Depending on how you engage with Al-Taif Islamic Bank (TIB) and its representatives and use the TIB Online app, we may ask you to share, or may collect your 'personal information'.

2.2 Personal information

Under the privacy protection legislations, 'personal information' includes any information or opinion that identifies or can be used to identify, contact or locate you. Common examples include your name, address, telephone number or date of birth. Whether you choose to share your personal information (including your sensitive information) is completely up to you, but you may not be able to access some areas of the TIB Online app or effectively use the services offered through the TIB Online app without providing Al-Taif Islamic Bank (TIB) with certain personal information.

2.3 Types of personal information

The types of information that we collect from you depends on your dealings with Al-Taif Islamic Bank (TIB). Below is a non-exhaustive list of the four general categories of information we collect.

2.3.1 Information you give us

We generally collect the following personal information from you through the TIB Online app (including if you upload information or material via the TIB Online app), or via telephone, email, post or in person.

2.3.1.a Account Information: We may ask for and collect your:

1. first name;
2. last name;
3. date of birth;
4. residential and postal address;
5. email address;
6. telephone number;
7. profile picture;
8. academic qualifications and certifications (if any);
9. expertise and experience;
10. employment history;
11. personal interests;
12. gender;
13. language preferences;
14. background information about you; and
15. lifestyle or biography details to be included in your Profile.

2.3.1.b Identity verification information: We may ask for and collect identity verification information (such as, your tax file number, business registration number, business name, copies of your government issued ID, passport, driver licence, etc) or other authentication information to verify your identity.

2.3.1.c Financial Information: We may require you to provide certain financial information, such as your bank account details, insurance status, retirement pension details, or credit card information.

2.3.1.d Communications with Al-Taif Islamic Bank (TIB) and other Users: When you communicate with Al-Taif Islamic Bank (TIB) or use the TIB Online app to communicate with others, we monitor, record and store those communications and any information you choose to provide to Al-Taif Islamic Bank (TIB) and other Users.

2.3.1.e Job applications: If you apply for a job at Al-Taif Islamic Bank (TIB), we will collect information that you provide about your employment history, qualifications and ability.

2.3.2 Information we automatically collect from you

When you use the TIB Online app, we automatically collect certain information from you, including personal information.

2.3.2.a Usage information: We collect information about your interactions with the TIB Online app such as the pages or content you view, your searches, your Bookings, your communications with other Users and other actions you take on the TIB Online app.

2.3.2.b Engagement records: If you contact Al-Taif Islamic Bank (TIB), for example, via the TIB Online app or by telephone, email, post or in person, we automatically record any personal information that you provide to us, including recording and holding any documents you upload via the TIB Online app.

2.3.2.c Log Data and Device Information: We automatically collect log data and device information when you access and use the TIB Online app. That information includes, among other things, a recording showing how you used the TIB Online app, your clicks, scrolls and activities on the TIB Online app, your IP address, access dates and times, hardware and software information, device information, device event information, unique identifiers, crash data, cookie data, and the pages you've viewed or engaged with before or after using the TIB Online app. We use this type of information to administer the TIB Online app and to analyse trends.

2.3.2.d Cookies: We collect some anonymous information about how you use the TIB Online app by setting and accessing cookies on your computer. A cookie is a small text file that allows our system to identify and interact more effectively with your computer or device. These cookies track information such as how often you visit the TIB Online app, what pages you view, and where you go after you leave the TIB Online app. The cookies track your computer, not you. You can configure your web browser to restrict or disable cookies, however, this may cause some parts of the TIB Online app not to have full functionality.

2.3.2.e Payment Transaction Information: We collect information related to your payment transactions through the TIB Online app, including the payment instrument used, payment dates and times, payment amounts, your billing postcode, address and other related transaction details.

2.3.3. Information we collect from third-parties

Al-Taif Islamic Bank (TIB) may collect personal information about you, including sensitive information, from third parties. We do not control, supervise and are not responsible for how those third parties process your personal information. Any information request regarding the disclosure to us of your personal information by a third party, should be directed to those third parties.

2.3.3.a Information received from an Account Manager: An Account Manager may manage an Account on behalf of a Client in certain circumstances. If an Account Manager intends to provide Al-Taif Islamic Bank (TIB) with personal information (including sensitive information) about any other person the Account Manager warrants that they have the relevant person's consent before providing us with that information and acknowledges that Al-Taif Islamic Bank (TIB) will be relying on the Account Manager's warranty when receiving the other person's personal and sensitive information.

2.3.3.b Third-Party Services: If you link, connect, or login to the TIB Online app or your Account through a third-party service (e.g. Google, Facebook, Taif Unified ID) the third-party service may send us information such as your profile information from that service. This information varies and is controlled by that service or as authorised by you via your privacy settings with that service. The use of these technologies allows those third-party services to evaluate your use of the TIB Online app and other websites, deliver customised advertising content, measure the effectiveness of their advertising, and provide other services relating to website activity and internet usage.

2.3.3.c Advertising Services: If you click on an online Al-Taif Islamic Bank (TIB) advertisement (e.g. ads on Google) the third-party service hosting that advertisement will collect certain information and will provide that information to us to allow us to measure the effectiveness of our advertising.

2.3.3.d Information from other Users: We may receive personal information about you from other Users.

2.3.3.e Your References: If someone has provided Al-Taif Islamic Bank (TIB) with a reference about you, it will be held and stored by Al-Taif Islamic Bank (TIB). References may be published on your Profile.

2.3.3.f Background Information: As required and permitted by applicable laws, Al-Taif Islamic Bank (TIB) may obtain police, background, and other checks on you. We may use your personal information, including your full name and date of birth, to obtain such reports.

2.3.4 Sensitive information

'Sensitive information' is a type of personal information.

Al-Taif Islamic Bank (TIB) will only collect your sensitive information if:

1. it is required or authorised by law; or
2. you consent to the collection of the information (such consent includes you uploading a document or certificate via the TIB Online app); and
3. it is necessary to allow you to use the TIB Online app and for you to provide or receive services.

Depending on how you engage with Al-Taif Islamic Bank (TIB) or use the TIB Online app, we may ask you to share some or all of the above sensitive information with us, or we may collect it from others.

3. How we hold and store your personal information

We store your personal information primarily in electronic format, in secure buildings and systems that we own and operate, or that are owned and operated by infrastructure and storage service providers. Some of our service providers are located abroad.

Al-Taif Islamic Bank (TIB) and our third-party infrastructure and storage providers have implemented a range of measures to protect the security of your personal information including:

1. ensuring encrypted secure transmission of your personal information (as necessary);
2. controls regulating which staff and contractors can access particular information;
3. using enterprise firewalls to protect servers that host your personal information; and
4. only allowing certain components of your personal information to be accessed by certain types of Users (refer to paragraph 5.2 of this Policy).

We are continuously implementing and updating administrative, technical, and physical security measures to help protect your information against unauthorised access, loss, destruction, or alteration.

We only retain your personal information for as long as is necessary for the performance of your agreement with Al-Taif Islamic Bank (TIB) and to comply with our legal obligations.

4. How we use your personal information

Information about how we use your personal information is below. This list is not intended to be exhaustive and there may be other third parties to which we give your personal information (for example, professional advisors or insurers) where required or permitted by law.

4.1 Use of your personal information for the TIB Online app

We may use your personal information to build, operate and improve the TIB Online app and as necessary for the adequate performance of our agreement with you. Below is a non-exhaustive list of the purposes for which we may use your personal information.

1. Verify or authenticate information or documents provided by you and your identity;
2. Conduct necessary background, reference and other checks and verify the information you have provided to Al-Taif Islamic Bank (TIB);
3. Enable you to access and use the TIB Online app and provide and receive services;
4. Enable you to create and update your Profile, and post other content to the TIB Online app;
5. Maintain and update our records;
6. Enable you to communicate and connect with certain other Users;
7. Operate, protect, improve, and optimise the TIB Online app and our Users' experiences on the TIB Online app;
8. Operate, improve, and optimise related services, such as by performing analytics and conducting research;
9. Assist us to provide effective customer service to our Users;
10. Process, manage and administer account payments, billing issues, invoice payments and payroll transactions; and
11. Send you support messages, updates and account notifications.

4.2 Use of your personal information for the Al-Taif Islamic Bank (TIB) community

We may use your information to protect our community and the TIB Online app, to create and maintain a safe environment for all of our Users and to comply with applicable laws. Below is a non-exhaustive list of the purposes for which we may use your personal information.

1. Verify or authenticate information or documents provided by Users and the identity of other Users;
2. Detect and prevent fraud, spam, abuse, exploitation, neglect, security incidents, and other harmful activity;
3. Conduct security investigations and risk assessments;
4. Contact your referees and send requests for and collect references about you;
5. Conduct checks on Users (as required) against databases and other information sources, including background, or police checks;
6. Resolve any disputes or issues with any of our Users and enforce our agreements with third-parties;
7. Enforce our agreement with you, our Terms of Use and the Al-Taif Islamic Bank (TIB) Policies and Procedures;
8. Comply with our legal obligations and protect our lawful interests.

4.3 Use of your personal information for marketing, advertising and research purposes

We may use your personal information to undertake and direct advertising and marketing activities to you and other third-parties. Below is a non-exhaustive list of the purposes for which we may use your personal information.

1. Send promotional messages, marketing, advertising, and other information to you via telephone, email, online, via push notifications from the Al-Taif Islamic Bank (TIB) app and by other means;
2. Manage our relationships with you and other Users;
3. From time to time, we may contact you by telephone or text message solely in connection with the services we provide and only if you have provided us with your phone number;
4. Conduct product and market research;
5. Personalise, measure, and improve our advertising and marketing;
6. Conduct or support academic research, for example to invite you to participate in a study; and
7. Contact you to ascertain your interest in participating in campaigns or inquiries in respect to the disability sector or that otherwise affect our community.

You can opt-out of receiving marketing communications from us by following the unsubscribe instructions included in our marketing communications. For more information about how to opt out of receiving marketing communications, please see paragraph 8 below entitled “Your choices”.

5. Disclosing your personal information

5.1 Disclosure with your consent

Where you have provided your express consent for specific parts of your personal information to be disclosed, we will disclose and share those specific parts of your personal information that are held by us as at the time of receiving your consent. If a Client has nominated an Account Manager, that Account Manager will have access to all of the Client's personal information (including sensitive information) unless and until we are advised otherwise.

5.2 Sharing between Approved Users

Approved Users on the TIB Online app are able to search for, access and view Profiles of other Approved Users by using search parameters that coincide with the personal information provided to us. All Approved Users on the TIB Online app will be able to view your Profile, including personal and sensitive information such as your:

1. profile photo;
2. first name;
3. age;
4. location;
5. the biography you included in your Profile;
6. work preferences such as your availability, whether you have your own transport and the Support Services you are able to provide as a Home Care as Support Worker (as appropriate); and
7. your support requirements (including your disability or impairment).

By becoming an Approved User, you agree to allow other Approved Users to view your personal information (including your sensitive information) and make contact with you. You also agree that Al-Taif Islamic Bank (TIB) may seek your consent to share your email and telephone details with other Approved Users to allow them to contact you.

5.3 Sharing with General Members of the Public

Users may opt-in to allow general members of the public to access and view their Profiles. General members of the public will be able to access and search the TIB Online app and view search results which will display certain personal and sensitive information of Users who have opted-in to this clause. The personal and sensitive information which will be displayed includes, but is not limited to:

1. Profile photo;
2. first name;
3. location; and
4. biography.

You can opt-in to sharing your Profile with the general members of the public by contacting us directly.

5.4 Compliance with legal requirements and requests

We may disclose your personal information to courts, law enforcement, government authorities, or authorised third parties, if and to the extent we are required or permitted to do so by law or if such disclosure is reasonably necessary to:

1. comply with our legal obligations;
2. respond to claims asserted against Al-Taif Islamic Bank (TIB);
3. respond to requests relating to criminal investigations or alleged or suspected illegal activity or any other activity that may expose us, you, or any other of our Users to legal liability;
4. comply with our mandatory obligations under relevant state legislation;
5. enforce and administer our Terms of Use or our relevant agreement with you; or
6. protect the rights, property or personal safety of Al-Taif Islamic Bank (TIB), its representatives, other Users, or members of the public.

We may disclose your personal information to:

1. calculate, deduct and remit to the Tax Office all necessary taxation and retirement pension contributions; and
2. provide, manage and administer Al-Taif Islamic Bank (TIB)'s insurance coverage.

If you fail to meet your payment obligations to Al-Taif Islamic Bank (TIB), we may disclose your personal information to credit reporting bodies in accordance with the privacy legislations. We may disclose your personal information to the credit reporting bodies.

5.5 Sharing with Al-Taif Islamic Bank (TIB)'s related bodies corporate, affiliates and partners

We may disclose your personal information to Al-Taif Islamic Bank (TIB)'s related bodies corporate and to third-party service providers, consultants and business partners that assist us with, or work with us, or may potentially work with us in relation to archiving, auditing, accounting, customer contact and relationship management, legal matters, business or growth consulting, risk management, banking, billing and payment processing, delivery, data storage, data processing, data analysis, information management and verification, marketing, investigations, cyber-security, research, training and website or technology services. We only share your personal information like this when it is necessary to enable the services to be provided to us, and when we do, we take steps to ensure that our service providers are required to protect your information.

If another organisation or entity were to seek to acquire the Al-Taif Islamic Bank (TIB) (or part thereof), we may share your personal information in the course of that transaction.

5.6 Sharing with organisations and service providers that you engage with

We share your personal information, including sensitive information. We will obtain your consent before sharing any information.

5.7 Unidentified data sharing

We also share information about our Users that has been aggregated or combined so that it no longer identifies an individual User and other anonymised information for regulatory compliance, industry and market analysis, demographic profiling, marketing and advertising, and other business purposes.

6. Accessing your personal information

You may access your personal information held by Al-Taif Islamic Bank (TIB) by logging into your Account and making changes at any time. Alternatively, you have a right to ask for access to the personal information we hold about you.

In some circumstances we may decline to grant you access to your personal information (for example, if the release of your personal information would have an unreasonable impact on the privacy of others)

7. Updating and correcting your Personal Information

You may update or correct your personal information held by Al-Taif Islamic Bank (TIB) at any time by logging into your Account and accessing the “Profile” section. It is your responsibility to ensure that your contact and personal information in your Profile and held by Al-Taif Islamic Bank (TIB) is kept up-to-date.

8. Your Choices

You may opt-out of receiving marketing communications or targeted advertising from us at any time, by using the link in promotional and marketing emails or by contacting us directly. You can also opt out of push notifications in the Al-Taif Islamic Bank (TIB) app. Please, note you cannot opt-out of receiving administrative and transaction-related emails from us unless you deactivate your Account. These are emails that relate to your Account and/or your activity on the TIB Online app.

9. Contact Us

9.1 Feedback

If you have any feedback or questions about this Privacy Policy or any of our privacy-related practices, please contact us.

9.2 Complaints

If you have a concern about how we have handled your personal information, please let us know so we can address the problem. Please contact our Privacy Officer.

To lodge a formal complaint, please send details to the Privacy Officer in writing. We will attempt to respond within a reasonable time, usually 30 business days. Al-Taif Islamic Bank (TIB) treats all privacy complaints seriously and any complaint will be assessed by our Privacy Officer with the aim of resolving any issue in a timely and efficient manner. We request that you cooperate with us during this process and provide us with any relevant information that we may need to investigate the complaint appropriately.